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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/412,042	10/04/1999	ROBERT S. MARTIN	EXPO0001	9151

22862 7590 09/25/2002

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EXAMINER

KANOF, PEDRO R

ART UNIT PAPER NUMBER

3628

DATE MAILED: 09/25/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/412,042

Applicant(s)

Martin

Examiner

KANOF

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE three MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on Oct 4, 1999
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-22 is/are pending in the application.
- 4a) Of the above, claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-22 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
*See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 2 6) ☐ Other:

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DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-22 are rejected under 35 U.S.C. 102(b) as being anticipated by Underwood et al. (U.S. Patent No. 5, 873,

Claims 1 and 15: Underwood discloses a trade finance automation system and a network-based trade finance automation system, comprising:

a credit-limits database for providing certain accounts receivable financing limit information related to a particular pre-qualified buyer of a manufacturer, trader, or exporter(Fig. 2, # 206, col. 3, lines 5-15, and Col. 3, line 65-col. 4, line 22);

an invoice data entry system that accesses the credit-limits database and flags an individual invoice to said particular pre-qualified buyer according to credit limits and accounts receivable financing limits information (Col. 4, lines 10-40); and

an accounts receivable database connected to receive said individual invoice;

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wherein, if said individual invoice in the accounts receivable database meets various criteria and is sold to or financed by a financial institution, the credit-limits database is automatically adjusted to reflect an open account to said particular pre-qualified buyer (Col. 4, line 23-col. 5, line 7)r.

Claim 2: Underwood discloses the system of Claim 1, wherein said certain accounts receivable comprise credit insurance accounts; wherein said credit limits comprise insurance policy limits; and wherein said various criteria comprise said credit insurance policy criteria (Col. 8, lines 8-55).

Claim 3: Underwood discloses the system of claim 2, wherein invoices are tested to assure compliance with the terms and conditions of an insurance policy whether or not the invoices are purchased or financed (Col. 8, line 26-col 6, line 1).

Claim 4: Underwood discloses the system of Claim 1, wherein said credit limits comprise limits defined by financing agreements with financial institutions; and wherein said various criteria comprise criteria defined by said financing agreements (Col. 5, line 56-col. 6, line 24).

Claim 5: Underwood discloses the system of Claim 1, wherein said invoice data entry system inputs, sorts, and processes data provided in various formats to convert said data into a system format; and wherein said invoices and data entry system optionally extracts said data from a data source (Col. Lines 12-37).

Claim 6: Underwood discloses the system of claim 1, wherein the credit-limits database is updated with information provided by a credit insurance underwriter, and/or by a

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commitment to finance said particular pre-qualified buyer by said financial institution (Col. 25-67).

Claim :7: Underwood discloses the system of claim 1, further comprising a filter for providing a user selection of which of any individual invoices are to be the subject of a sale or financing to said financial institution Col. 6, lines 47-67).

Claim 8: Underwood discloses the system of claim 1, further comprising a reports generator for providing particular information regarding any information stored in the accounts receivable database (Col. 7, lines 1-20).

Claim 9: Underwood discloses the system of claim 1, further comprising a payments and credits utility connected to the accounts receivable database and the credit-limits database for providing a collection record and remittance to said financial institution whenever a payment is received from said particular pre-qualified buyer for said individual invoice in the accounts receivable database (Col. 6, line 38-col. 7, line 16).

Claim 10: Underwood discloses the system of claim 1, wherein the credit-limits database can be maintained at an Internet server site which is remote from said manufacturer, trader, or exporter and that is accessed via the Internet with a browser (Col. 4, line 10-col. 5, line 7).

Claim 11: Underwood discloses the system of claim 1, wherein the invoice data entry system can be maintained at an Internet server site which is remote from said manufacturer,

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trader, or exporter and that is accessed via the Internet with a browser (Col. 4, line 41-col. Col. 5, line 25).

Claim 12:. Underwood discloses the system of claim 1, wherein the accounts receivable database can be maintained at an Internet server site which is remote from said manufacturer, trader, or exporter and that is accessed via the Internet with a browser (Col. 5, lines 7-55).

Claim 13: Underwood discloses the system of claim 1, wherein the credit-limits database, the invoice data entry system, and the accounts receivable database can all be maintained at an Internet server site which is remote from said manufacturer, trader, or exporter and that is accessed via the Internet with a 10 browser (Col. 5, line 56-col. 6, line 11).

Claim 14: Underwood discloses a client/server mufti-user trade finance system for assisting manufacturers, traders, and exporters in providing key trade finance information to credit insurance underwriters, insurance brokers, and financial institutions that have extended accounts receivable financing, comprising:

a manufacturer/trader/exporter and buyer information database, a credit limits information database, an invoice/shipments editor, an accounts receivable payments and adjustments input system, an eligible invoice filter, a remittances manager, and a report generator (Col. 3, line 65-col. 4, line 22),

wherein, after a manufacturer/trader/exporter prearranges a credit insurance policy with a credit insurance underwriter and/or financing arrangement with a financial institution, the trade

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finance system provides real-time rule-checking of invoices according to policy/ financing agreement, buyer, and destination country limits, and as collections are received credit capacity is freed up for particular policies, buyers, and destination countries. Remittances are immediately sent to said financial institution (Col. 4, lines 10-40).

Claim 16: Underwood discloses the system of claim 15, wherein a user's PC communicates with a centralized server over an Internet connection and uses a combination of HTML, browser-resident programs using ActiveX, Active Document, Java, or similar technical platforms and stand-alone utilities that are installed on the user's PC so new versions of an interface program can be automatically downloaded from the centralized server over said Internet connection (Col. 4, line 23-col.5, line 7).

Claim 17: Underwood discloses the system of claim 15, wherein a database engine is installed on a user's PC and a central server includes a data repository, and an Internet connection, and client data can be uploaded to the central server and thereafter passed to financial institutions and underwriters (Col. 4, line 41-col. 5, line 25, and col. 6, lines 25-67).

Claim 18: Underwood discloses the system of claim 15, wherein a primary Web location is connected to a fall-back secondary location via a point-to-point connection so data synchronization can be constantly provided, and a web-site availability monitor allows an adjustment of routing tables associated with a primary logon web-site presence, and a primary web-server responds to client logons and directs traffic and interactions with one of several primary client servers 616-618 physically located nearby (Col. 5, line 56-col. 6, line 67).

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Claim 19: Underwood discloses the system of claim 18, further wherein a fall-back logon web-site presence is physically associated with several fallback servers, and said point-to-point connection allows the primary logon web-site presence to directly access the fallback servers (Col. 7, lines 1-20).

Claim 20: Underwood discloses the system of claim 19, further wherein said point-to-point connection allows the fallback logon web-site presence to directly access the primary client servers (Col. 5, lines 8-55, and col. 6, lines 1-67).

Claim 21: Underwood discloses the system of claim 20, further comprising:
a fallback web-site availability monitor that allows an adjustment of routing tables associated with the fallback logon web-site presence (col. 3, line 65-col. 5, line 40).

Claim 22: Underwood discloses the system of claim 20, wherein as any primary server becomes unavailable, clients are automatically redirected to a matching backup server (Col. 4, line 41-col. 5, line 55).

Conclusion

3. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

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4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Exr. Pedro R. Kanof whose telephone number is (703) 308-9552. The examiner can normally be reached on weekdays from 7:30 a.m. to 4:00 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Mr. Vincent Millin, can be reached on (703) 308-1065. The fax phone number for this Group is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-1113.

PRK 9/18/02



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